

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ronald I. LeVine
210 River Street
Suite 11
Hackensack NJ 07601
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In Re:

Carlos A. Bedoya

Case No.: 19-13186VFP

Judge: Hon. Papalia

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Specialized Loan Servicing, creditor,

A hearing has been scheduled for March 19, 2020, at 10:00 a.m.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☒ Payments have been made in the amount of \$ 7599.00, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 3/10/20


Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Subject **Fwd: Payment Confirmation**
From CARLOS BEDOYA <bedoyas765@gmail.com>
To <julie@ronlevinlaw.com>
Date 2020-03-06 13:28



Good afternoon!

Second payment done.

One more to go.

I give you a call Monday see how we are going to proceed with next payment of the motion of how are we going to pay them back.

Thanks

----- Forwarded message -----

From: <noreply@mortgagepayment.com>
Date: Fri, Mar 6, 2020, 2:25 PM
Subject: Payment Confirmation
To: <bedoyas765@gmail.com>

Dear BEDOYA,CARLOS,

Thank you for using the Mortgage Payment payment service. This is to confirm your authorization, on Mar 6,2020 at 14:23, for electronic debit from your funding account payable to Mortgage Payment. The following account(s) will be paid, in the total amount of \$2,545.50.

Account Number: *****2970
Confirmation Number: 687926659
Effective Date: Mar 6,2020
Payment Amount: \$2,533.00
Amount Due: \$2,533.00
Additional Principal: \$0.00
Escrow Shortage: \$0.00
Late Fees: \$0.00
Fee: \$12.50

The payment will be completed on effective date above or shortly thereafter. In the event the electronic debit to your funding account is returned unpaid, an additional return item fee of 0.00 for each payment, will be reflected on your statement and due the following bill cycle or upon request.

If you have any questions, concerns or require clarification regarding this correspondence, please call 1-800-315-4757.

Subject **Fwd: Payment Confirmation**

From CARLOS BEDOYA <bedoya765@gmail.com>

To <julie@roundcube.com>

Date 2020-03-05 08:57



To make sure we are on the same page.

Thanks

The Bedoyas

----- Forwarded message -----

From: <roundcube@mortgagepayment.com>

Date: Fri, Feb 28, 2020, 11:09 AM

Subject: Payment Confirmation

To: <bedoya765@gmail.com>

Dear BEDOYA,LUZ A,

Thank you for using the Mortgage Payment payment service. This is to confirm your authorization, on Feb 28,2020 at 11:09, for electronic debit from your funding account payable to Mortgage Payment. The following account(s) will be paid, in the total amount of \$2,545.50.

Account Number: *****2970

Confirmation Number: 685045883

Effective Date: Feb 28,2020

Payment Amount: \$2,533.00

Amount Due: \$2,533.00

Additional Principal: \$0.00

Escrow Shortage: \$0.00

Late Fees: \$0.00

Fee: \$12.50

The payment will be completed on effective date above or shortly thereafter. In the event the electronic debit to your funding account is returned unpaid, an additional return item fee of 0.00 for each payment, will be reflected on your statement and due the following bill cycle or upon request.

If you have any questions, concerns or require clarification regarding this correspondence, please call 1-800-315-4757.

Subject **Fwd: Payment Confirmation**
From CARLOS BEDOYA <bedoyas765@gmail.com>
To <julia@ronlevine.com>
Date 2020-03-10 08:59



Good morning!
See below.
Payment has been submitted.
Of course we have to respendo to the bank.
What is the next step?.
We dont have to go to court right?

----- Forwarded message -----

From: <noreply@mortgagepayment.com>
Date: Tue, Mar 10, 2020, 9:57 AM
Subject: Payment Confirmation
To: <bedoyas765@gmail.com>

Dear BEDOYA,CARLOS,

Thank you for using the Mortgage Payment payment service. This is to confirm your authorization, on Mar 10,2020 at 09:55, for electronic debit from your funding account payable to Mortgage Payment. The following account(s) will be paid, in the total amount of \$2,545.50.

Account Number: *****2970
Confirmation Number: 688769524
Effective Date: Mar 10,2020
Payment Amount: \$2,533.00
Amount Due: \$2,533.00
Additional Principal: \$0.00
Escrow Shortage: \$0.00
Late Fees: \$0.00
Fee: \$12.50

The payment will be completed on effective date above or shortly thereafter. In the event the electronic debit to your funding account is returned unpaid, an additional return item fee of 0.00 for each payment, will be reflected on your statement and due the following bill cycle or upon request.

If you have any questions, concerns or require clarification regarding this correspondence, please call 1-800-315-4757.